

Certificate of Notice Page 1 of 5
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Sharonn E. Thomas
Debtor

Case No. 18-17430-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 1 of 3
Total Noticed: 82

Date Rcvd: Jan 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2019.

db 856 North 29th St., Philadelphia, PA 19130-1144
14227420 +Sharonn E. Thomas, 1643 North Harrison Pkwy, Bldg. H, Ste. 100,
Fort LauderdaleFL 33323-2857
14227515 +Andria Norton, 3508 N 23rd St., Philadelphia, PA 19140-3850
14227421 +Asset Maximization Group Inc., Po Box 190191, South Richmond Hill NY 11419-0191
14227516 +Barbara Hines, 504 N 57th St, 2nd Floor, Philadelphia, PA 19131-4804
14227496 Brown and Thomas, 2105 Voorhees Town Center, Voorhees, NJ 08043
14227517 +Calvin Terrell, 6101 W Oxford St 1st Floor, Philadelphia, PA 19151-4541
14227423 +Cavalry SPV I, LLC., Schachter Portnoy, 3490 US Route 1, Princeton, NJ 08540-5920
14227518 +Charmaine Carter, 3330 Sergeant St, Philadelphia, PA 19132-2834
14227424 +Chase, Pob 24696, Columbus, OH 43224-0696
14227425 +Chase Auto Finance, Po Box 901003, Fort Worth, TX 76101-2003
14227426 +Citmortgage Inc., Po Box 6243, Sioux Falls, SD 57117-6243
14227427 City of Philadelphia, 1401 JFK Blvd, Concourse Level, Dept. of Revenue- Water Revenue,
Philadelphia, PA 19102
14227519 +Debra Norton, 3508 N 23rd St. 1st Floor, Philadelphia, PA 19140-3847
14227430 +Ditech Financial Services, 5401 N. Pima Rd. Ste. 150, Scottsdale, AZ 85250-2630
14227431 E.McCord Clayton, Clayton Commerical Litigation, 2 Penn Center, 1500 JFK Blvd. Ste. 920,
Philadelphia, PA 19102
14227520 +Earl Hill and Brenda Royal, 3060 Bonsall St, Philadelphia, PA 19132-1402
14253194 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis, MN 55440-1123
14227433 +Financial Recoveries, 200 E. Park Dr. Ste. 100, Po Box 1388, Mount Laurel, NJ 08054-7388
14227434 First Tennessee Bank, Po Box 1469, Knoxville, TN 37901-1469
14258166 +First Tennessee Bank National Assoc., c/o Law Office of Gregory Javardian, LLC,
1310 Industrial Boulevard, Suite 101, Southampton, PA 18966-4030
14227498 HSBC BANK USA, C/O Ocwen Loan, Attn: Bankruptcy Dept., Po Box 24605,
West Palm Beach, FL 33416-4605
14250212 HSBC Bank USA, N.A., As Indenture et al, Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL, 33416-4605
14227500 +JPMorgan Chase, Attn Correspondence, Mail Code LA4-5555, 700 Kansas Lane,
Monroe, LA 71203-4774
14258551 JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14227521 +Jim McGarvey, 5621 Walton St 19143, Philadelphia, PA 19143-2425
14227522 +Linda Thomas, 5728 Hoffman St, Philadelphia, PA 19143-3923
14227523 +Loretta Hughes, 2045 W Oxford St 2nd Floor, Philadelphia, PA 19121-4001
14227501 +Mario J Hanyn Esq., 1617 JFK Blvd. Ste 1400, One Penn Center Plaza,
Philadelphia, PA 19103-1823
14227525 +Mary Clark, 2924 Ringgold St, Philadelphia, PA 19132-1907
14227502 +Matteo S. Weiner, KML Law Group, 701 Market Street Ste. 5000, Philadelphia, PA 19106-1541
14227526 +Monique Trottle, 2607 N 24th St, Philadelphia, PA 19132-3613
14227503 NationStar Mortgage, Attn: Bankruptcy, Po Box 619094, Dallas, TX 75261-9094
14227438 NationStar Mortgage, 8950 Cypress Waters Blvd., Irving, TX 75063
14227527 +Norman Scott, 6106 W. Oxford St. 2nd Floor, Philadelphia, PA 19151-4540
14227441 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180
14260181 +PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
14227528 +Patricia Trottie, 3508 N 23rd St. 2nd Floor, Philadelphia, PA 19140-3847
14227504 +Peter Meltzer, 2000 Market Street, 13th Floor, Philadelphia, PA 19103-3204
14227506 Philadelphia, 900 Market St. Ste. 400, Philadelphia, PA 19107-4233
14227529 +Quintisha Pace, 1720 Taney St, Philadelphia, PA 19121-2821
14227444 +RUSHMORE LOAN MANAGEMENT, PO BOX 55004, Irvine, CA 92619-5004
14227508 +Rebecca A. Solarz, KML Law Group PC, 701 Market Street, Ste. 5000,
Philadelphia, PA 19106-1541
14227443 +Remex Inc., 307 Wall Street, Princeton, NJ 08540-1515
14227530 +Robert Sanders, 504 N 57th St First floor, Philadelphia, PA 19131-4804
14227509 +Rushmore Loan Management, 15480 Laguna Canyon Rd., Irvine, CA 92618-2132
14227531 +Sam Polk, 3508 N 23rd 3rd floor, Philadelphia, PA 19140-3847
14227510 +Select Portfolio Services, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
14227511 Shapiro and Fishman, 3600 Horizon Drive, Ste. 150, King of Prussia, PA 19406-4702
14252355 +THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC d/b/a Mr. Cooper,
ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9096
14252626 THE BANK OF NEW YORK MELLON F/K/A THE, BANK OF NEW YORK AS TRUSTEE FOR FIRST,
HORIZON ALTERNATIVE MORTGAGE SECURITIES, TRUST 2006-FA2, PO Box 619096, Dallas TX 75261
14227446 The Bank of New York Mellon, Robertson, Anschutz, 6409 Congress Ave. Ste. 100,
Boca Raton, FL 33487-2853
14227512 The Bank of New York Mellon, Attn: Bankruptcy Dept., Po Box 619094, Dallas, TX 75261-9094
14227475 The Galman Law Group, 2 Penn Center Plaza Ste. 1120, Philadelphia, PA 19102
14227476 US Bank National Assoc., Po Box 65250, Salt Lake City, UT 84165-0250
14245464 WELLS FARGO BANK, NATIONAL ASSOCIATION, et.al., OCWEN LOAN SERVICING, LLC,
Attention: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
14227513 #+Wells Fargo, E2578-021 Po Box 3599, Rancho Cucamonga, CA 91729-3599
14227479 Wilmington Trust National Associates, Fay Servicing LLC., 3000 Kellyway Drive, Ste. 150,
Carrollton, TX 75006-3357

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: joshualthomas@gmail.com Jan 30 2019 02:09:38 JOSHUA LOUIS THOMAS,
Joshua L. Thomas & Associates, PO Box 415, Pocopson, PA 19366
tr EDI: BTPDERSHAW.COM Jan 30 2019 07:08:00 TERRY P. DERSHAW, Dershaw Law Offices,
P.O. Box 556, Warminster, PA 18974-0632
smg E-mail/Text: megan.harper@phila.gov Jan 30 2019 02:10:09 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 30 2019 02:09:53
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 30 2019 02:10:01 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 30 2019 02:09:56 United States Trustee,
Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14227422 EDI: BANKAMER.COM Jan 30 2019 06:58:00 Bank of America, Po Box 982238, El Paso, TX 7998
14234127 +E-mail/Text: megan.harper@phila.gov Jan 30 2019 02:10:08
CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB,
1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
14228665 +E-mail/Text: bankruptcy@capvs.com Jan 30 2019 02:09:59 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14227428 +E-mail/Text: info@dalinfo.com Jan 30 2019 02:10:14 Dalin Funding,
1801 North America Street #2a, Philadelphia, PA 19122-2330
14227497 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 30 2019 02:09:43 Ditech Financial, Po Box 6154,
Rapid City, SD 57709-6154
14259533 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 30 2019 02:09:43 Ditech Financial LLC,
P.O. Box 6154, Rapid City SD 57709-6154
14227435 EDI: HFC.COM Jan 30 2019 06:58:00 HSBC Bank, Po Box 9068, Brandon, FL 33509-9068
14227437 +E-mail/Text: bknotices@mbandw.com Jan 30 2019 02:10:00 McCarthy Burgess and Wol,
26000 Cannon Road, Bedford, OH 44146-1807
14227439 +Fax: 407-737-5634 Jan 30 2019 02:49:23 Ocwen Loan Servicing, 1661 Worthington Rd.,
Ste 100, West Palm Beach, FL 33409-6493
14227442 EDI: PRA.COM Jan 30 2019 06:58:00 Portfolio Recovery, 120 Corporate Blvd., Ste 1,
Norfolk, VA 23502
14227507 EDI: PRA.COM Jan 30 2019 06:58:00 Portfolio Recovery, Po Box 41067,
Norfolk, VA 23541-1067
14260022 EDI: PRA.COM Jan 30 2019 06:58:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
14227440 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 30 2019 02:09:53 Pennsylvania Dept. Of Revenue,
Bankruptcy Dept., Po Box 2809646, Harrisburg, PA 17128-0946
14227445 +E-mail/Text: jennifer.chacon@spservicing.com Jan 30 2019 02:10:15 Select Portfolio Services,
3217 Decker Lake Drive, Salt Lake City, UT 84119-3284
14255817 +E-mail/Text: jennifer.chacon@spservicing.com Jan 30 2019 02:10:15
U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,
Salt Lake City, UT 84165-0250
14227477 +EDI: WFFC.COM Jan 30 2019 06:58:00 Wells Fargo, Po Box 10335, Des Moines, IA 50306-0335
14227514 EDI: WFFC.COM Jan 30 2019 06:58:00 Wells Fargo Bank, N9286 OLY, 1000 Blue Gentian Rd.,
Eagan, MN 55121-7700
14227478 +EDI: WFFC.COM Jan 30 2019 06:58:00 Wells Fargo Financial, CSCL DSP TM MAC N8235-04M,
Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14227524* +Loretta Hughes, 2045 W Oxford St 2nd Floor, Philadelphia, PA 19121-4001
14252644* THE BANK OF NEW YORK MELLON F/K/A THE, BANK OF NEW YORK AS TRUSTEE FOR FIRST,
HORIZON ALTERNATIVE MORTGAGE, SECURITIES TRUST 2006-FA2, PO Box 619096, Dallas TX 75261
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2019 at the address(es) listed below:

DANIELLE BOYLE-EBERSOLE on behalf of Creditor U.S. Bank, National Association, as Trustee for the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-8 c/o Select Portfolio Servicing, Inc. debersole@hoflawgroup.com, bbleming@hoflawgroup.com
E. McCord CLAYTON on behalf of Creditor Martin Brown cord@claytonlit.com
HAROLD N. KAPLAN on behalf of Creditor The Bank of New York Mellon et als hkaplan@rasnj.com
JOSHUA LOUIS THOMAS on behalf of Debtor Sharon E. Thomas joshualthomas@gmail.com
KARINA VELTER on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION
amps@manleydeas.com
KEVIN G. MCDONALD on behalf of Creditor PNC Bank, N.A. bkgroup@kmllawgroup.com
KEVIN M. BUTTERY on behalf of Creditor DITECH FINANCIAL LLC kbuttery@rascrane.com
KEVIN M. BUTTERY on behalf of Creditor The Bank of New York Mellon et als
kbuttery@rascrane.com
KEVIN S. FRANKEL on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pa-bk@logs.com
KRISTEN D. LITTLE on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pabk@logs.com
MARIO J. HANYON on behalf of Creditor HSBC Bank USA, N.A., As Indenture Trustee et al
paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor Wells Fargo Bank, National Association As Trustee
paeb@fedphe.com
MARY F. KENNEDY on behalf of Creditor First Tennessee Bank National Association
mary@javardianlaw.com, tami@javardianlaw.com
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov,
karena.blaylock@phila.gov
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, as indenture trustee, for the CIM Trust 2016-FRE1, Mortgage-Backed Notes, Series 2016-FRE1 bkgroup@kmllawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
THOMAS YOUNG.HAE SONG on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 18

Information to identify the case:

Debtor 1	Sharonn E. Thomas	Social Security number or ITIN	xxx-xx-6366
	First Name Middle Name Last Name		
Debtor 2 (Spouse, if filing)		EIN	-----
	First Name Middle Name Last Name	Social Security number or ITIN -----	
United States Bankruptcy Court Eastern District of Pennsylvania		EIN	-----
		Date case filed in chapter 13	11/8/18
Case number: 18-17430-elf		Date case converted to chapter 7 1/23/19	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Sharonn E. Thomas	
2. All other names used in the last 8 years		
3. Address	856 North 29th St. Philadelphia, PA 19130	
4. Debtor's attorney Name and address	JOSHUA LOUIS THOMAS Joshua L. Thomas & Associates PO Box 415 Pocopson, PA 19366	Contact phone 215 806 1733 Email: joshualthomas@gmail.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 1/29/19
7. Meeting of creditors	February 27, 2019 at 11:00 AM	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 4/28/19
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	